

INFORMATION DISCLOSURE CITATION (USE SEVERAL SHEETS IF NECESSARY)	ATTY. DOCKET NO. 190-1463	SERIAL NO.
	APPLICANT Stokes	
	FILING DATE	GROUP



U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
JH	5,058,009	10/15/91	Yoshino	364	408	

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO
	7065070	3/10/95	Japan			

OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

JH	Lease Calculator! Plus v2.6 by Pine Grove Software
JH	Loan Calculator! Plus v2.1c by Pine Grove Software
JH	AmortizeIT! v2.1 by Pine Grove Software
JH	SolveIT! by Pine Grove Software
JH	Mortgage Designer v4.2 by MacDae
JH	Mortgage Calculator facility

EXAMINER 	DATE CONSIDERED 10/31/03
*EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	

Complete if Known

Application Number	09/665,769
Filing Date	09/20/00
First Named Inventor	Stokes
Art Unit	2164
Examiner Name	
Attorney Docket Number	190-1463

[illegible][illegible]

10-29-03

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.**

MAR 29 2002

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

2

Q

2

Complete if Known

Application Number	09/665,769
Filing Date	09/20/00
First Named Inventor	Stokes
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	190-1463

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

[illegible]

Examiner
Signature

Date
Considered
$$10 - 2a - 0 \}$$

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.